

BANKERS SATURATED WITH FINANCIAL TALK

Addresses to Convention on Steamer Norfolk.

MR. RIDGELY'S VIEWS GIVEN

Presentation of Financial Conditions of the Day—Treasurer Roberts Says Gold is Foundation of Strength.

The novel steambot convention of the District and Maryland Bankers' Association was ended this morning with the arrival here of the river liner Norfolk after a two days' trip down the Potomac. The steamer was made fast to the dock shortly before 8 o'clock, and the prominent party of passengers at once departed for their respective destinations. The Maryland delegation boarded a train for Baltimore.

The trip was enjoyed thoroughly, and the visiting financiers were unanimous in congratulating the local association on the arrangements. Every comfort was provided for the delegates, and the journey proved of great interest. Finance, and nothing but finance, has been so thoroughly discussed that the delegates last night slept in the "cycloce cellars" suggested by Secretary Shaw as a safeguard against money stringency, and today woke with finance under their pillows. They have dined on finance, and stumbled over it in every nook and corner. In fact, the vessel was top-heavy under the pressure of so much finance on board.

With Secretary Shaw's significant address still fresh in their minds, the delegates, last night, on the homeward trip, listened to interesting speeches by Comptroller of Currency Ridgely, and Treasurer Roberts. The addresses dealt, respectively, with the conditions of the banks and a discussion of over-speculation, and the nation's strength on account of its enormous gold holdings.

Closing Joint Session.

The closing joint session was held in the cabin of the boat. The two presidents of the association, A. H. Haines, of Rising Sun, Md., and Charles J. Bell, of Washington, presided. Bank presidents and bankers representing the financial interests of their two territories, were present.

Financial conditions of the present day was the subject touched upon by Mr. Ridgely in opening his address. The mild scare that now holds the financial world in its grasp he attributed to over-speculation, but supplemented this with the question, "What banker can cast the first stone?" Speculation, especially in unprofitable enterprises, has been too heavy, and some dishonest, was the assertion of the Comptroller.

Little, if any, of the present troubles, he maintained, can be laid at the door of the Government or are due to the need of an improved currency system. The country is passing through a period of extravagance. A large percentage of the loaning power has gone into unproductive interest.

"Wall Street is blamed by the West for current conditions," said Mr. Ridgely, "but there is no foundation for this. One part of the country is bound to suffer if the other does. All are affected similarly, and no more blame attaches to Wall Street than any other part of the United States."

Reserves held by banks have been decreasing steadily since 1897, Mr. Ridgely said, but from the statements received by the Comptroller on the last call he believes an increase will be shown this year. Bank reserves seven years ago averaged 32 per cent and a fraction, and they were cut down every year until 1902, when 25 per cent and a fraction was received.

"For you more than anyone it is to decide whether or not we shall have the collapse in the tide of prosperity," he said. "The duty of the banks is to stand by the country's interests, for banks can exercise great powers to prevent the loss of confidence."

Rock Bottom of Gold.

Mr. Roberts began his address with the statement that current financial discussion deals, in much the larger part, with national bank notes. These constitute less than one-sixth of our stock of money, \$418,587,975 out of \$2,708,693,863, and no legislation can change that ratio very materially. Gold, on the other hand, furnishes \$1,267,732,949, or hard on one-half of our stock, and it grows nearly \$12,000,000 last month.

"Let me be content to stand on the rock bottom of gold," said Mr. Roberts. "Of \$2,388,902,713 money in circulation, gold in coin and certificates is \$1,014,150,078, bank notes are just less than \$1,000,000,000. Or, again, look at the Treasury holdings. The gold there is today the largest sum ever recorded, \$653,000,000. Our Treasury holds three and nine-tenths times the amount of gold belonging to the Bank of England, which is \$165,556,000. It is more than three and eight-tenths times that of the Imperial German Bank, which is \$170,371,000, or nearly three times that of the Austro-Hungarian Bank, which is \$221,164,000. It lacks only \$5,000,000 of being equal to that of both the banks of England and of France, which latter holds \$494,306,000, and it exceeds the amount of Russia, Germany, Belgium, and the Netherlands combined.

Gains of the Treasury.

"This is not the whole case. These foreign treasuries are practically the sole basis of the finances of the respective nations. On the holdings of the Bank of England rests the credit, public and private, of the British Empire. With us, besides the gold in the National Treasury, the banks, national and other, own \$322,403,571, and this is more than any central institution holds, save those of France and Russia.

"More vital yet in the growth of the fiscal treasure of the several countries, in five years the Bank of France has

gained \$127,640,000 and Austro-Hungary \$79,120,000. In the same period the Imperial German Bank has lost \$38,683,000, the Bank of England \$2,565,000, and Russia \$132,240,000. Good fortune has added to the gold in the Treasury vaults of the United States from the close of August, 1898, to the first day of the current month \$392,980,295, or very nearly \$80,000,000 a year on the average."

Director Stratton, of the Bureau of Standards, delivered a brief address on the advantages of having an international system of measures, as a change must come eventually.

An address on corporate surety was made by G. Pennington, of Baltimore.

Marylanders Elect Officers.
The Maryland association held the last session of its eighth annual convention prior to the joint convention. The election of officers for the ensuing year was held. H. H. Haines, president of the National Bank of Rising Sun, was chosen president; Lawrence B. Kemp, of Baltimore, secretary, and William Marriot, of Baltimore, treasurer.

Yesterday was spent in sightseeing at Newport News and Old Point Comfort. The delegates dined last night at the Chamberlin Hotel, Old Point. The menus were made out in the form of capital stock. A hearty appetite was appointed to transfer said stock to Good Digestion. The success of the trip may be attributed to the efforts of Mr. Bell and Albion K. Parris, acting secretary. The boat arrangements were admirable, and were under the personal supervision of D. J. Callahan, assistant general manager.

SUPERVISING ACCOUNTS FOR LIGHTS FOR DISTRICT

State of Meters to Be Certified by Inspectors.

Commissioner West promulgated an order this morning which, when approved by his colleagues, will put a stop to possible fraud in the matter of gas and electricity supplied the District. He recommended that the Inspector of Gas and Meters be directed to designate one of the inspectors of his office to accompany the representative of the Washington Gaslight Company upon the occasion of the monthly reading of the gas meters in use in all the buildings and offices occupied by the District government, said inspector and the representative of the gas company jointly to record the state of the meter, and the former to certify to the correctness of the account for the use of gas.

Commissioner West also recommended that the Electrical Engineer be directed to designate a representative from his office to accompany the representative of the Potomac Electric Power Company, to certify to the correctness of the accounts rendered for electricity.

STEPS TO PROBATE MRS. GUERRIERO'S WILL

Upon petition of Julia Mary Stout, of this city, letters of administration, with the will annexed, have been issued to Carrie E. T. Knox upon the estate of Mary Aulick Guerriero.

The petition in the case, which was filed by Attorneys Lambert and Baker on behalf of Mrs. Stout, sets forth that Mary Aulick Guerriero died in Switzerland on July 21 last and left surviving her husband, Enrico Eduardo Guerriero. It is further stated that Mrs. Guerriero left a will to which her estate, valued at about \$50,000, was left to Mr. Stout, and that the husband of the deceased has consented to the probate of the will.

DETAILED AS PROFESSORS.

Maj. William H. Arthur, surgeon, and First Lieut. James Carroll, assistant surgeon, have been detailed as professors at the Army Medical School, in Washington.

SPECIAL NOTICES.

JOHN HUMPHREY "Punch and Judy" show, open to engagements; church entertainments, bazaars, etc. Address 127 3d st. n. w.

SPECIAL NOTICE—On and after this date I will not be responsible for any debts my wife, S. L. Ford, may make. ROBERT O. FORD, Washington, September 25, 1903. se25-31

NOTICE IS HEREBY GIVEN that Frederick Regener and Charles H. Gordon have complied with the laws of the District of Columbia relating to limited partnerships and have, under the firm name of FREDERICK REGENER & CO., entered into a limited partnership to carry on the retail meat and provision business in the city of Washington, District of Columbia, said partnership to continue for five years unless sooner dissolved by one of the parties.

Frederick Regener is the general partner and Charles H. Gordon is the limited partner, having contributed in cash the sum of \$1,000 to the capital stock of said company. se16-w,sa-1w

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ONE PERSON INJURED IN HEAD-ON COLLISION

Three Locomotives Derailed and Cars Smashed on Southern.

Dispatches that reached Washington this morning are to the effect that the accounts of the collision between three freight trains at Hickory Hill, four miles south of Charlottesville, Va., have been exaggerated. The report that one person had been fatally injured is denied.

Owing to the misreading of his orders one of the conductors is said to have been responsible for the accident. Two engines were derailed, another was injured, and several box cars were smashed. The only person injured was Charles Dillard, a brakeman.

The trains wrecked were northbound freight, No. 72, and southbound freight, No. 73. The trains were to have passed each other at Charlottesville. Instead No. 72, which was a double-header from Monroe, was delayed by several minor troubles, until Hickory Hill siding was reached. Instead of waiting here for orders, the train, after waiting two hours to allow other trains to pass, was finally pulled out on the main track, starting toward Charlottesville. It had some difficulty at the crossing, and the engines were interlocked, and thrown down the embankment, and the freight cars were smashed and freight was piled up along the track.

Wrecking trains were soon turned out, and it was reported this morning at 9 o'clock that the track had been cleared.

MILLER CASE IN HANDS OF SPECIAL COMMITTEE

Federation Executive Council Adjourns Without Action.

No action in the W. A. Miller case was taken by the executive council of the American Federation of Labor in the last session of its quarterly conference, which was adjourned yesterday afternoon at 4 o'clock. It now remains for the subcommittee of three—President Samuel Gompers, chairman; John Mitchell, a second member, and the third member unknown—to continue its investigation into the matter and to make a report to the American Federation of Labor.

All the members of the executive council have left Washington except President Gompers and Secretary Frank Morrison. John Mitchell, of the Mine Workers, will return to Washington, however, within a day or two.

ESTIMATES SUBMITTED FOR CARNEGIE LIBRARY

Total Sum Asked is \$46,340, and Chief Need Is Larger Force.

Theodore W. Noyes, president of the board of trustees of the Washington Public Library commission, submitted to the Commissioners today the estimates for operating that institution during the fiscal year ending June 30, 1905.

The total amount asked is \$46,340, an increase of \$10,000 over the amount of the current appropriation. Attention is called to the fact that Mrs. Carnegie's donation for the new library building is now \$75,000, and that the minimum of annual appropriations for maintenance on the usual conditions of his donations, is \$5,000. Special emphasis is laid upon the fact that the most urgent present need of the institution is an increase of force.

The sum of \$5,000 is asked for fuel, lighting, and miscellaneous expenses, and \$10,000 is needed for the purchase of books. The estimate says "substantial appropriations for books will be required until the number of books becomes sufficient to meet the demand of readers, say about 150,000."

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ERWIN TELLS STORY OF MAILBOX DEVICE

Indicted Agent of Free Delivery Defends Himself.

James R. Erwin, superintendent of free delivery for the country west of the Rocky Mountains, who was indicted on the charge of conspiring to defraud the Government, was before United States Commissioner Peacock yesterday at San Francisco. He had numerous memoranda to substantiate his story and made a favorable impression.

Erwin's statement in brief was that on November 23, 1899, he obtained twenty days' leave of absence and visited Washington in company with D. S. Richardson, general superintendent of the San Francisco postoffice, who was the inventor of a device for timing collections made by letter carriers. He took Richardson through the department and introduced him to about fifty clerks and employees, to whom the workings of the device were explained.

Erwin was something of an inventor himself, and suggested improvements to the device, for which services he received 500 shares of the stock of the Postal Device and Improvement Company. He was not a director of the company, and knew nothing of its inside workings. He did not place any of the stock and made no effort to sell it to department officials. The device was recommended to A. W. Machen, then the general superintendent of free delivery, and a working model was placed in Machen's office for inspection.

Erwin specifically denied that he had entered into any conspiracy, and claimed that he was alleged in the indictment to have been in Washington when he was in Vallejo, Cal., and the day on which he was defrauding the Government, according to the second count, he called for Honolulu.

MINISTER ACCUSED OF BIGAMY DISAPPEARS

WILMINGTON, Del., Sept. 26.—The Rev. Irvin Taylor, who was arrested in this city Tuesday evening, charged with bigamy, it being alleged that he has a wife living in Iowa, in addition to the one in this city, has disappeared. The minister was held in \$1,000 bail for a hearing next Wednesday. His father, Thomas Taylor, furnished the necessary bail. The Rev. George L. Wolfe, of the First Methodist Protestant Church, of this city, says that Taylor had hinted that he had a good deal of money to spend toward having the marriage declared illegal.

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